

<i>SERFF Tracking Number:</i>	<i>NYPX-125954766</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>New York Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41168</i>
<i>Company Tracking Number:</i>	<i>6724-08</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>AD 108 Whole Life Series - Loan Rate Endorsement</i>		
<i>Project Name/Number:</i>	<i>AD 108 Whole Life Series - Loan Rate Endorsement/6724-08</i>		

Filing at a Glance

Company: New York Life Insurance Company		
Product Name: AD 108 Whole Life Series -	SERFF Tr Num: NYPX-125954766	State: Arkansas
Loan Rate Endorsement		
TOI: L071 Individual Life - Whole	SERFF Status: Closed-Approved	State Tr Num: 41168
Sub-TOI: L071.111 Single Premium - Single Life Co	Tr Num: 6724-08	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Author:	Disposition Date: 02/02/2009
	Date Submitted: 12/18/2008	Disposition Status: Approved
Implementation Date Requested:		Implementation Date:
State Filing Description:		

General Information

Project Name: AD 108 Whole Life Series - Loan Rate Endorsement	Status of Filing in Domicile:
Project Number: 6724-08	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 02/02/2009	Explanation for Other Group Market Type:
	State Status Changed: 12/23/2008
Deemer Date:	Created By: SPI NYLProductCompliance
Submitted By: SPI NYLProductCompliance	Corresponding Filing Tracking Number:
Filing Description:	
Please see the attached cover letter.	

Company and Contact

Filing Contact Information

Sean Hebron, SENIOR CONTRACT ASSISTANT	Sean_Hebron@nyl.com
51 Madison Avenue	212-576-4809 [Phone]
New York, NY 10010	212-447-4141 [FAX]

Filing Company Information

<i>SERFF Tracking Number:</i>	<i>NYPX-125954766</i>	<i>State:</i>	<i>Arkansas</i>
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New York Life Insurance Company	CoCode: 66915	State of Domicile: New York	
51 Madison Avenue	Group Code: 826	Company Type: Life	
Room 604	Group Name:	State ID Number:	
New York, NY 10010	FEIN Number: 13-5582869		
(212) 576-4809 ext. [Phone]			

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$20.00	12/18/2008	24613225

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	02/02/2009	02/02/2009
Approved	Linda Bird	12/23/2008	12/23/2008

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Modificaton of Policy Loan Interest Rate Provision	SPI NYLProductCompliance	01/30/2009	01/30/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to reopen filing	Note To Filer	Linda Bird	01/30/2009	01/30/2009

<i>SERFF Tracking Number:</i>	<i>NYPX-125954766</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 02/02/2009

Implementation Date:

Status: Approved

Comment: Company has revised the original filing with a replacement endorsement form. The form number has changed from 6724-08 to 6727-09.

Rate data does NOT apply to filing.

SERFF Tracking Number:	NYPX-125954766	State:	Arkansas
Filing Company:	New York Life Insurance Company	State Tracking Number:	41168
Company Tracking Number:	6724-08		
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Product Name:	AD 108 Whole Life Series - Loan Rate Endorsement		
Project Name/Number:	AD 108 Whole Life Series - Loan Rate Endorsement/6724-08		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Application		No
Supporting Document	Certification/Notice		No
Supporting Document	Cover Letter		Yes
Form	Modification Of Policy Loan Interest Rate	Replaced	Yes
	Provision		
Form	Modificaton of Policy Loan Interest Rate		Yes
	Provision		

<i>SERFF Tracking Number:</i>	<i>NYPX-125954766</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 12/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NYPX-125954766	State:	Arkansas
Filing Company:	New York Life Insurance Company	State Tracking Number:	41168
Company Tracking Number:	6724-08		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Application		No
Supporting Document	Certification/Notice		No
Supporting Document	Cover Letter		Yes
Form	Modification Of Policy Loan Interest Rate	Replaced	Yes
	Provision		
Form	Modificaton of Policy Loan Interest Rate		Yes
	Provision		

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Filing Company: New York Life Insurance Company State Tracking Number: 41168
Company Tracking Number: 6724-08
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: AD 108 Whole Life Series - Loan Rate Endorsement
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Amendment Letter

Submitted Date: 01/30/2009

Comments:

Thank you so much for re-opening this filing. I have attached the replacement endorsement form that references the correct policy section (4.3 instead of 4.4).

Due to this variation from our general endorsement form, the form number has changed from 6724-08 to 6727-09.
Thanks and have a great day!

Best Regards,
Sean Hebron
(212)576-2681

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
6727-09	Policy/Contr	Modification of Policy Certificate: Loan Interest Amendment, Rate Insert Provision	Revised				0.000	6727-09.PDF

SERFF Tracking Number: NYPX-125954766 *State:* Arkansas
Filing Company: New York Life Insurance Company *State Tracking Number:* 41168
Company Tracking Number: 6724-08
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.111 Single Premium - Single Life
Product Name: AD 108 Whole Life Series - Loan Rate Endorsement
Project Name/Number: AD 108 Whole Life Series - Loan Rate Endorsement/6724-08

Note To Filer

Created By:

Linda Bird on 01/30/2009 09:20 AM

Last Edited By:

Linda Bird

Submitted On:

01/30/2009 09:20 AM

Subject:

Request to reopen filing

Comments:

Filing has been reopened in order for correction to be made.

SERFF Tracking Number: NYPX-125954766 State: Arkansas

Filing Company: New York Life Insurance Company State Tracking Number: 41168

Company Tracking Number: 6724-08

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: AD 108 Whole Life Series - Loan Rate Endorsement

Project Name/Number: AD 108 Whole Life Series - Loan Rate Endorsement/6724-08

Form Schedule

Lead Form Number: 6724-08

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Replaced 02/02/2009	6724-08	Policy/Cont Modification Of ract/Fratern Policy Loan Interest al Rate Provision Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.000	6724-08.PDF
	6727-09	Policy/Cont Modificaton of Policy Revised ract/Fratern Loan Interest Rate al Provision Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Replaced Form #: Previous Filing #:	0.000	6727-09.PDF

ENDORSEMENT

MODIFICATION OF POLICY LOAN INTEREST RATE PROVISION

This endorsement is made a part of the policy to which it is attached.

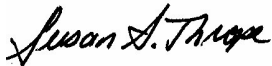
The following new paragraph is added to Section 4.4 of the policy to which it is attached:

After the Policy Anniversary on which the Insured reaches age 100, notwithstanding the guaranteed minimum interest rate set forth in Section 4.4 above, the Loan Interest Rate charged on any new or outstanding policy loan will be a fixed interest rate of 4% per year, rather than a rate determined as described above.

NEW YORK LIFE INSURANCE COMPANY



President



Secretary

ENDORSEMENT

MODIFICATION OF POLICY LOAN INTEREST RATE PROVISION


This endorsement is made a part of the policy to which it is attached.

The following new paragraph is added to Section 4.3 of the policy to which it is attached:

After the Policy Anniversary on which the Insured reaches age 100, notwithstanding the guaranteed interest rate set forth in Section 4.3 above, the Loan Interest Rate charged on any new or outstanding policy loan will be a fixed interest rate of 4% per year, rather than a rate determined as described above.

NEW YORK LIFE INSURANCE COMPANY


[
President]


Secretary]

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Certification/Notice		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
Cover Letter.PDF			

December 18, 2008

Hon. Julie Benafield Bowman
Insurance Commissioner
Arkansas Insurance Department
Division of Compliance
Life and Health
1200 West Third Street
Little Rock, AR 72201-1904

Re: New York Life Insurance Company (NYLIC)
Individual Whole Life Endorsement, form 6724-08
Fein #13-3044743
NAIC #: 82691596

Dear Commissioner:

We are enclosing for your review and approval a new endorsement form, number 6724-08, to be used with our Whole Life policy form 205-50.49 that was approved by your Department on 2/27/2008. This endorsement does not replace any form previously approved by your Department.

The enclosed endorsement amends the Policy Loan Interest Rate (section 4.4) to provide that the loan interest rate applicable to any policy loans will be a fixed 4% after the policy anniversary in which the Insured reaches age 100. This is a lower rate than what is currently provided for in the policy at ages 100 and over, and will be charged on these loans regardless of the guaranteed minimum interest rate.

We hope that this is satisfactory and we will receive your Department's approval of the enclosed endorsement form as soon as possible. It is our intention to begin including this form in policies as soon as it is approved.

Sincerely,

A handwritten signature in cursive script, appearing to read "Linda C. Pinto".

Corporate Vice President
Individual Life Department